PTO/SB/31 (09-06) Approved for use through 03/31/2007, OMB 0651-0031

à d	Under the Reperwork Reduction Act of 1995, no persons are required to respon			t displays a valid OMB control number.	
TRADE OF ADDE AL FROM THE EVALUATION OF			Docket Number (Optional)		
NOTICE OF APPEAL FROM THE EXAMINER TO					
THE BOARD OF PATENT APPEALS AND INTERFERE		ENCES	2-591.5		
			In re Application of		
	USPTO or deposited with the United States Postal Service with	Ian Abrahams			
sufficient postage as first class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-		Application Number Filed			
1450* [37 CFR 1.8(a)] <sub>b</sub>		09/774,5		Jan. 31, 2001	
on March 2, 2007 Signature Muld		For System for managing risk			
		Art Unit			
Typed or printed				,	
name Sue Muro		3623		Peter H. Choi	
Applicant hereby appeals to the Board of Patent Appeals and Interferences from the last decision of the examiner.					
The fee for this Notice of Appeal is (37 CFR 41.20(b)(1))					
					×
	by half, and the resulting fee is:				
ⅎ	A check in the amount of the fee is enclosed.				
	Payment by credit card. Form PTO-2038 is attached.				
	The Director has already been authorized to charge fees in this application to a Deposit Account.				
	I have enclosed a duplicate copy of this sheet.				
▮	The Director is hereby authorized to charge any fees which may be required, or credit any overpayment to Deposit Account No. 23-0442 . I have enclosed a duplicate copy of this sheet.				
	A petition for an extension of time under 37 CFR 1.136(a) (PTO/SB/22) is enclosed.				
WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.					
I am the					
	applicant/inventor.	<			
	аррисанитиченног.		1	Signature	
	assignee of record of the entire interest. See 37 CFR 3.71. Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96)	J	James A. Retter		
		Typed or printed name			
$\overline{\mathbf{x}}$	attorney or agent of record. 41,266 Registration number	•	(203) 261–1234		
	Togottus: Names	Telephone number			
	attorney or agent acting under 37 CFR 1.34.		March 2	2007	
l	Registration number if acting under 37 CFR 1.34.		March 2, 2	Date Date	
NOTE: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required.  Submit multiple forms if more than one signature is required, see below*.					

This collection of information is required by 37 CFR 41.31. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11, 1.14 and 41.6. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.

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forms are submitted.